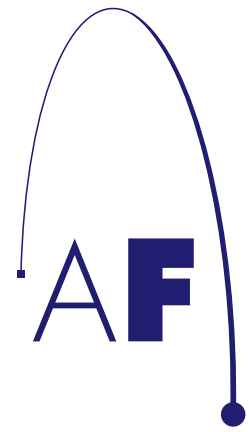

AmeriFlex / Leadership Announcement

AMERIFLEX ANNOUNCES NEW EXECUTIVE LEADERSHIP APPOINTMENTS

Mount Laurel, New Jersey



October 27, 2008

In a strategic move to optimize and leverage significant leadership depth with aggressive 2009 performance objectives, AmeriFlex will redefine and expand the executive responsibilities of its corporate leadership team. These changes will take effect January 1, 2009.

Bill Good, who has successfully led AmeriFlex as President & Chief Executive Officer since the company was founded in 1998, will remain the company's CEO.

He will maintain full responsibility for strategic organizational oversight, development of new national strategic partners, and corporate M&A initiatives. Good states, "In 2008, we refined our internal systems and expanded our customer service capabilities. Continued strong growth has been the result. I am extremely happy with leadership within the organization and our ongoing market share expansion within the debit card space. The changes planned for 2009 are a direct result of the strength of our leadership team and the success we are experiencing."

William Short, Chief Operating Officer (COO) will succeed Bill Good as President of the Company.

William Short currently has administrative oversight of operations, product development, and partner integration. As President of AmeriFlex, Short will assume responsibility for sales as well as all aspects of operations including technology, finance, legal, and human resources. Short began his career in the healthcare payments industry as the founding employee of the UMB Healthcare Division, which has produced 800,000+ stacked cards and 100,000+ HSAs with more than \$200 million in new core and settlement deposits as of March 31, 2008. Most recently, Short was the Senior Vice President for First Horizon M saver. Under his leadership, 50,000+ HSA cards and 15,000+ stacked cards were produced in less than 24 months while adding more than \$65 million in new core settlement deposits.

J. Bart McCollum, Manager of Operations will become Chief Operating Officer.

As Manager of Operations, Bart McCollum's responsibilities have included product and process development, compliance, and technology. In his new position as COO, McCollum will oversee the COBRA and debit card divisions, which include account management, customer service, and processing. Prior to joining AmeriFlex, McCollum worked for UMB Financial Corporation, where he supported the development of successful new products in UMB's state-of-the-art healthcare payments division, including a turnkey retail Health Savings Account platform for correspondent banks. McCollum earned his BA in Finance and Psychology from Washington University in St. Louis. He also has a JD from Tulane University Law School.

Scott Mardis, Regional Sales Manager for the Southwest will become National Sales Director.

For the past two years, Scott Mardis has clearly exceeded company expectations by leading AmeriFlex to significant double-digit growth in the Southwest Region, a business zone encompassing Mississippi, Arkansas, Louisiana, Texas, Oklahoma, New Mexico, and Arizona. As National Sales Director, Mardis will oversee both internal and external companywide sales and training. He has a strong background in the healthcare industry, including marketing, sales strategies, and cultivating broker relationships. Mardis is the current President of the Greater Philadelphia Association of Health Underwriters and often speaks at national industry conferences, sharing his expertise and providing continuing education credit for his knowledge of the consumer-driven healthcare industry.